

Worksheet: Find Out Which Program Is Right for You

Do you qualify for PCIP?		Do you qualify for MRMIP?	
You are a resident of California.	<input type="checkbox"/> Yes	You are a resident of California.	<input type="checkbox"/> Yes
You have a pre-existing medical condition and can send one of these documents to show proof: <ul style="list-style-type: none"> ■ A denial letter from a health insurance company or health plan, dated within the last 12 months, or ■ A letter dated within the last 12 months, from a licensed doctor, physician assistant, or nurse practitioner, stating the individual has or had a medical condition, disability, or illness (go to PCIP website for a sample form), or ■ An offer of individual (not group) health coverage at higher premiums than the MRMIP preferred provider organization (PPO) rate where you live. The offer letter must be dated within the last 12 months (<i>see pages 10–15 for MRMIP's PPO monthly premiums.</i>), or ■ A certificate of creditable coverage letter issued by another state or Federally administered PCIP program showing previous enrollment within the past 6 months (<i>see page 23</i>). 	<input type="checkbox"/> Yes	You have a pre-existing medical condition and can send one of these documents to show proof: <ul style="list-style-type: none"> ■ A denial letter from a health insurance company or health plan, dated within the last 12 months, or ■ An offer of individual (not group) health coverage with premiums that are higher than your first MRMIP plan choice. The offer letter must be dated within the last 12 months (<i>see pages 10–15 for MRMIP's monthly premiums</i>), or ■ Proof of involuntary termination from a health plan, health insurance company or employer plan for reasons other than fraud or non-payment of premiums. The involuntary termination letter must be dated within the last 12 months. 	<input type="checkbox"/> Yes
You are not enrolled in Medicare Parts A and B, COBRA, Cal-COBRA benefits, or any other creditable health coverage.	<input type="checkbox"/> Yes	You are not eligible for Medicare Parts A and B (except for end stage renal disease), COBRA, or Cal-COBRA benefits.	<input type="checkbox"/> Yes
You are one of the following: <ul style="list-style-type: none"> ■ U.S. Citizen or U.S. National and must have a Social Security Number or ■ Lawfully present in the U.S. (not a U.S. Citizen) 	<input type="checkbox"/> Yes		
You have not had health coverage for the past 6 months.	<input type="checkbox"/> Yes		
If you answered Yes to all the questions above, you probably qualify for PCIP.		If you answered Yes to all the questions above, you probably qualify for MRMIP.	

The PCIP is generally the best health coverage program for everyone who qualifies!

The PCIP premiums are more affordable and PCIP has no annual or lifetime benefit maximum.

Review the program differences below.

Generally, PCIP premiums are lower in comparison to MRMIP.

In PCIP, there are no annual or lifetime benefit maximums. MRMIP has annual and lifetime benefit maximums that can result in your being responsible for all costs above the maximums, or being unable to obtain medical care.

In PCIP, there is no waiting period for immediate treatment for your pre-existing medical condition. **Note:** MRMIP has a 3-month post enrollment waiting period for HMO plans, or pre-existing condition exclusion for PPO Plans. These may be waived under certain circumstances (see page 24).

If you cannot meet the PCIP requirement that you be uninsured for 6 months, the MRMIP option is available.

If you cannot meet the PCIP citizenship or immigration requirements, the MRMIP option is available.

If you want more help, call 1-877-428-5060 Monday through Friday 8:00 AM – 8:00 PM, Saturday 8:00 AM – 5:00 PM.